Fill in this information to identify the case:

Debtor 1 Lorrie-Ann D. Thorne

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of PA

Case number 18-10926 AMC

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of Creditor: BANK OF AMERICA, N.A. **Court claim no.** (if known): 1

Last 4 digits of any number you use to identify the debtor's account: 7318

Property address:
6717 Haverford Avenue
Philadelphia, PA 19151

Part 2: Prepetition Default Payments

Check one:

☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: $ ________

Part 3: Postpetition Mortgage Payment

Check one:

☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on:

☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a.	Total postpetition ongoing payments due:	(a)	$ 2,042.66
b.	Total fees, charges, expenses, escrow, and costs outstanding:	+ (b)	$ 2,663.00
c.	**Total.** Add lines a and b.	(c)	$ 4,705.66

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: 03 / 01 / 2025

Debtor(s) Lorrie-Ann D. Thorne Case Number *(if known)*: 18-10926 AMC
First Name Middle Name Last Name

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

✗/s/ *J. Eric Kishbaugh* Date 04/23/2025

J. Eric Kishbaugh
KML Law Group, P.C.
701 Market Street, Suite 5000
Philadelphia, PA 16106
215-627-1322
bkgroup@kmllawgroup.com
Attorney for Creditor

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Lorrie-Ann D. Thorne **Debtor(s)** **BANK OF AMERICA, N.A.** **Movant** **vs.** **Lorrie-Ann D. Thorne** **Debtor(s)** **Scott F. Waterman** **Trustee**	**BK NO. 18-10926 AMC** **Chapter 13** **Related to Claim No. 1**

CERTIFICATE OF SERVICE

I, J. Eric Kishbaugh, certify that on 4/23/2025, I did cause a true and correct copy of the documents described below to be served on the parties listed on the mailing list exhibit, a copy of which is attached and incorporated as if fully set forth herein, by the means indicated and to all parties registered with the Clerk to receive electronic notice via the CM/ECF system:

- Response to Notice of Final Cure Mortgage payment

I certify under penalty of perjury that the above document(s) was sent using the mode of service indicated.

Dated: 4/23/2025

/s/ J. Eric Kishbaugh
J. Eric Kishbaugh, Esquire
Attorney I.D. 33078
KML Law Group, P.C.
BNY Mellon Independence Center
701 Market Street, Suite 5000
Philadelphia, PA 19106
201-549-2363
bkgroup@kmllawgroup.com

Name and Address of Party Served	Relationship of Party	Via
Lorrie-Ann D. Thorne 6717 Haverford Avenue Philadelphia, PA 19151	Debtor	☐ Hand-delivered ☒ First Class Mail ☐ Certified mail ☐ E-mail ☐ CM/ECF ☐ Other ________________ (as authorized by the court *)
Michael A. Cibik Cibik Law, P.C. 1500 Walnut Street, Suite 900 Philadelphia, PA 19102	Attorney for Debtor	☐ Hand-delivered ☐ First Class Mail ☐ Certified mail ☐ E-mail ☒ CM/ECF ☐ Other ________________ (as authorized by the court *)
Scott F. Waterman Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Trustee	☐ Hand-delivered ☐ First Class Mail ☐ Certified mail ☐ E-mail ☒ CM/ECF ☐ Other ________________ (as authorized by the court *)

Transaction Type	Transaction Date	Amount Received	Post-petition Due Date	Post Amt Due Per PCN	Contractual Amt Applied	Posting Over/Short	Credit to Post Suspense	Debit from Post Suspense	Post Suspense Balance
		Post Suspense Short Fall Balance			$0.00				
Beginning Balance	2/9/2018	$0.00	2/1/2018				$0.00	$0.00	$0.00
Post-Petition	3/9/2018	$905.58	3/1/2018	$905.58	$905.58	$0.00	$0.00	$0.00	$0.00
Post-Petition	4/9/2018	$905.58	4/1/2018	$905.58	$905.58	$0.00	$0.00	$0.00	$0.00
Post-Petition	5/9/2018	$905.58	5/1/2018	$905.58	$905.58	$0.00	$0.00	$0.00	$0.00
Post-Petition	6/8/2018	$905.58	6/1/2018	$905.58	$905.58	$0.00	$0.00	$0.00	$0.00
Post-Petition	8/15/2018	$905.58	7/1/2018	$905.58	$905.58	$0.00	$0.00	$0.00	$0.00
Post-Petition	8/15/2018	$605.58					$605.58	$0.00	$605.58
Post-Petition	8/27/2018	$300.00	8/1/2018	$905.58	$905.58	-$605.58	$0.00	$605.58	$0.00
Post-Petition	9/21/2018	$905.58	9/1/2018	$905.58	$905.58	$0.00	$0.00	$0.00	$0.00
Post-Petition	10/22/2018	$905.58	10/1/2018	$905.58	$905.58	$0.00	$0.00	$0.00	$0.00
Post-Petition	11/16/2018	$905.58	11/1/2018	$905.58	$905.58	$0.00	$0.00	$0.00	$0.00
Post-Petition	12/28/2018	$905.58	12/1/2018	$905.58	$905.58	$0.00	$0.00	$0.00	$0.00
Post-Petition	1/25/2019	$453.00					$453.00	$0.00	$453.00
Post-Petition	2/20/2019	$452.58	1/1/2019	$905.58	$905.58	-$453.00	$0.00	$453.00	$0.00
Post-Petition	2/25/2019	$500.00					$500.00	$0.00	$500.00
Post-Petition	3/19/2019	$405.58	2/1/2019	$905.58	$905.58	-$500.00	$0.00	$500.00	$0.00
Post-Petition	3/26/2019	$452.79					$452.79	$0.00	$452.79
Post-Petition	3/29/2019	$452.79	3/1/2019	$905.58	$905.58	-$452.79	$0.00	$452.79	$0.00
Post-Petition	4/26/2019	$405.58					$405.58	$0.00	$405.58
Post-Petition	5/6/2019	$500.00	4/1/2019	$905.58	$905.58	-$405.58	$0.00	$405.58	$0.00
Post-Petition	5/31/2019	$905.58	5/1/2019	$905.58	$905.58	$0.00	$0.00	$0.00	$0.00
Post-Petition	6/28/2019	$453.00					$453.00	$0.00	$453.00
Post-Petition	7/10/2019	$453.00	6/1/2019	$905.58	$905.58	-$452.58	$0.00	$452.58	$0.42
Post-Petition	8/6/2019	$453.58					$453.58	$0.00	$454.00
Post-Petition	9/6/2019	$906.00	7/1/2019	$905.58	$905.58	$0.42	$0.42	$0.00	$454.42
Post-Petition	9/20/2019	$453.00	8/1/2019	$905.58	$905.58	-$452.58	$0.00	$452.58	$1.84
Post-Petition	9/30/2019	$453.00					$453.00	$0.00	$454.84
Post-Petition	11/1/2019	$905.00	9/1/2019	$905.58	$869.21	-$0.58	$0.00	$0.58	$454.26
Post-Petition	11/27/2019	$453.00	10/1/2019	$905.58	$905.58	-$452.58	$0.00	$452.58	$1.68
Post-Petition	11/30/2019	$400.00					$400.00	$0.00	$401.68
Post-Petition	12/30/2019	$400.00					$400.00	$0.00	$801.68
Post-Petition	1/13/2020	$104.00	11/1/2019	$905.58	$905.58	-$801.58	$0.00	$801.58	$0.10
Post-Petition	1/27/2020	$453.00					$453.00	$0.00	$453.10
Post-Petition	2/24/2020	$452.48	12/1/2019	$905.58	$905.58	-$453.10	$0.00	$453.10	$0.00
Post-Petition	3/27/2020	$453.58					$453.58	$0.00	$453.58
Post-Petition	4/17/2020	$452.00	1/1/2020	$905.58	$905.58	-$453.58	$0.00	$453.58	$0.00

Post-Petition	5/5/2020	$453.58					$453.58	$0.00	$453.58
Post-Petition	5/12/2020	$452.00	2/1/2020	$905.58	$905.58	-$453.58	$0.00	$453.58	$0.00
Post-Petition	5/18/2020	$453.58					$453.58	$0.00	$453.58
Post-Petition	6/5/2020	$452.00	3/1/2020	$905.58	$905.58	-$453.58	$0.00	$453.58	$0.00
Post-Petition	6/15/2020	$453.00					$453.00	$0.00	$453.00
Post-Petition	7/13/2020	$435.83	4/1/2020	$888.83	$888.83	-$453.00	$0.00	$453.00	$0.00
Post-Petition	7/30/2020	$450.00					$450.00	$0.00	$450.00
Post-Petition	8/24/2020	$438.83	5/1/2020	$888.83	$888.83	-$450.00	$0.00	$450.00	$0.00
Post-Petition	9/10/2020	$500.00					$500.00	$0.00	$500.00
Post-Petition	9/22/2020	$388.83	6/1/2020	$888.83	$888.83	-$500.00	$0.00	$500.00	$0.00
Post-Petition	10/6/2020	$400.00					$400.00	$0.00	$400.00
Post-Petition	10/19/2020	$488.83	7/1/2020	$888.83	$888.83	-$400.00	$0.00	$400.00	$0.00
Post-Petition	10/30/2020	$588.53					$588.53	$0.00	$588.53
Post-Petition	11/9/2020	$300.30	8/1/2020	$888.83	$888.83	-$588.53	$0.00	$588.53	$0.00
Post-Petition	12/10/2020	$400.00					$400.00	$0.00	$400.00
Post-Petition	12/28/2020	$488.83	9/1/2020	$888.83	$888.83	-$400.00	$0.00	$400.00	$0.00
Post-Petition	1/6/2021	$888.83	10/1/2020	$888.83	$888.83	$0.00	$0.00	$0.00	$0.00
Post-Petition	1/15/2021	$500.00					$500.00	$0.00	$500.00
Post-Petition	2/9/2021	$388.83	11/1/2020	$888.83	$888.83	-$500.00	$0.00	$500.00	$0.00
Post-Petition	3/1/2021	$500.00					$500.00	$0.00	$500.00
Post-Petition	3/25/2021	$388.83	12/1/2020	$888.83	$888.83	-$500.00	$0.00	$500.00	$0.00
Post-Petition	3/31/2021	$888.83	1/1/2021	$888.83	$888.83	$0.00	$0.00	$0.00	$0.00
Post-Petition	4/15/2021	$888.83	2/1/2021	$888.83	$888.83	$0.00	$0.00	$0.00	$0.00
Post-Petition	5/3/2021	$388.83					$388.83	$0.00	$388.83
Post-Petition	5/24/2021	$400.00					$400.00	$0.00	$788.83
Post-Petition	6/30/2021	$300.00	3/1/2021	$888.83	$888.83	-$588.83	$0.00	$588.83	$200.00
Post-Petition	8/16/2021	$689.00	4/1/2021	$889.00	$889.00	-$200.00	$0.00	$200.00	$0.00
Post-Petition	9/15/2021	$300.00					$300.00	$0.00	$300.00
Post-Petition	9/23/2021	$3,283.00	5/1/2021	$889.00	$889.00	$2,394.00	$2,394.00	$0.00	$2,694.00
Post-Petition	9/23/2021		6/1/2021	$889.00	$889.00	-$889.00	$0.00	$889.00	$1,805.00
Post-Petition	9/23/2021		7/1/2021	$889.00	$889.00	-$889.00	$0.00	$889.00	$916.00
Post-Petition	9/23/2021		8/1/2021	$889.00	$889.00	-$889.00	$0.00	$889.00	$27.00
Post-Petition	9/30/2021	$589.00					$589.00	$0.00	$616.00
Post-Petition	10/26/2021	$300.00	9/1/2021	$889.00	$889.00	-$589.00	$0.00	$589.00	$27.00
Post-Petition	12/13/2021	$300.00					$300.00	$0.00	$327.00
Post-Petition	12/31/2021	$1,040.00	10/1/2021	$889.00	$889.00	$151.00	$151.00	$0.00	$478.00
Post-Petition	1/21/2022	$389.00					$389.00	$0.00	$867.00
Post-Petition	3/3/2022	$500.00	11/1/2021	$889.00	$889.00	-$389.00	$0.00	$389.00	$478.00
Post-Petition	3/14/2022	$500.00	12/1/2021	$889.00	$889.00	-$389.00	$0.00	$389.00	$89.00
Post-Petition	3/25/2022	$400.00					$400.00	$0.00	$489.00
Post-Petition	4/25/2022	$500.00	1/1/2022	$889.00	$889.00	-$389.00	$0.00	$389.00	$100.00
Post-Petition	5/11/2022	$4,445.00	2/1/2022	$889.00	$889.00	$3,556.00	$3,556.00	$0.00	$3,656.00
Post-Petition	5/11/2022		3/1/2022	$889.00	$889.00	-$889.00	$0.00	$889.00	$2,767.00

Post-Petition	5/11/2022		4/1/2022	$911.49	$911.49	-$911.49	$0.00	$911.49	$1,855.51
Post-Petition	5/11/2022		5/1/2022	$911.49	$911.49	-$911.49	$0.00	$911.49	$944.02
Post-Petition	5/11/2022		6/1/2022	$911.49	$911.49	-$911.49	$0.00	$911.49	$32.53
Post-Petition	6/17/2022	$500.00					$500.00	$0.00	$532.53
Post-Petition	7/1/2022	$500.00	7/1/2022	$911.49	$911.49	-$411.49	$0.00	$411.49	$121.04
Post-Petition	7/26/2022	$500.00					$500.00	$0.00	$621.04
Post-Petition	8/18/2022	$550.00	8/1/2022	$911.49	$911.49	-$361.49	$0.00	$361.49	$259.55
Post-Petition	9/20/2022	$500.00					$500.00	$0.00	$759.55
Post-Petition	10/17/2022	$400.00	9/1/2022	$911.49	$911.49	-$511.49	$0.00	$511.49	$248.06
Post-Petition	11/29/2022	$500.00					$500.00	$0.00	$748.06
Post-Petition	1/12/2023	$250.00	10/1/2022	$911.49	$911.49	-$661.49	$0.00	$661.49	$86.57
Post-Petition	1/23/2023	$1,500.00	11/1/2022	$911.49	$911.49	$588.51	$588.51	$0.00	$675.08
Post-Petition	1/30/2023	$400.00	12/1/2022	$911.49	$911.49	-$511.49	$0.00	$511.49	$163.59
Post-Petition	3/22/2023	$2,000.00	1/1/2023	$911.49	$911.49	$1,088.51	$1,088.51	$0.00	$1,252.10
Post-Petition	3/22/2023		2/1/2023	$911.49	$911.49	-$911.49	$0.00	$911.49	$340.61
Post-Petition	4/13/2023	$734.47	3/1/2023	$911.49	$862.48	-$177.02	$0.00	$177.02	$163.59
Post-Petition	5/8/2023	$420.00					$420.00	$0.00	$583.59
Post-Petition	5/15/2023	$500.00	4/1/2023	$911.49	$911.49	-$411.49	$0.00	$411.49	$172.10
Post-Petition	6/9/2023	$758.99	5/1/2023	$911.49	$911.49	-$152.50	$0.00	$152.50	$19.60
Post-Petition	7/12/2023	$700.00					$700.00	$0.00	$719.60
Post-Petition	7/26/2023	$1,162.18	6/1/2023	$911.49	$911.49	$250.69	$250.69	$0.00	$970.29
Post-Petition	7/26/2023		7/1/2023	$911.49	$911.49	-$911.49	$0.00	$911.49	$58.80
Post-Petition	8/16/2023	$550.00					$550.00	$0.00	$608.80
Post-Petition	9/12/2023	$500.00	8/1/2023	$911.49	$911.49	-$411.49	$0.00	$411.49	$197.31
Post-Petition	10/7/2023	$673.47					$673.47	$0.00	$870.78
Post-Petition	12/12/2023	$300.00	9/1/2023	$911.49	$911.49	-$611.49	$0.00	$611.49	$259.29
Post-Petition	12/18/2023	$350.00					$350.00	$0.00	$609.29
Post-Petition	12/29/2023	$568.01	10/1/2023	$911.49	$911.49	-$343.48	$0.00	$343.48	$265.81
Post-Petition	1/2/2024	$200.00					$200.00	$0.00	$465.81
Post-Petition	1/4/2024	$150.00					$150.00	$0.00	$615.81
Post-Petition	1/29/2024	$593.00	11/1/2023	$911.49	$911.49	-$318.49	$0.00	$318.49	$297.32
Post-Petition	2/23/2024	$456.00					$456.00	$0.00	$753.32
Agreed-Order File	3/12/2024		2/1/2024			$0.00	$0.00	$0.00	$456.00
Post-Petition	3/27/2024	$300.00					$300.00	$0.00	$756.00
Post-Petition	4/9/2024	$300.00	3/1/2024	$911.49	$911.49	-$611.49	$0.00	$611.49	$144.51
Post-Petition	4/22/2024	$350.00					$350.00	$0.00	$494.51
Post-Petition	5/17/2024	$300.00					$300.00	$0.00	$794.51
Post-Petition	6/27/2024	$450.00	4/1/2024	$1,024.08	$1,024.08	-$574.08	$0.00	$574.08	$220.43
Post-Petition	7/19/2024	$450.00					$450.00	$0.00	$670.43
Post-Petition	8/14/2024	$475.00	5/1/2024	$1,024.08	$1,024.08	-$549.08	$0.00	$549.08	$121.35
Post-Petition	8/15/2024	$92.24					$92.24	$0.00	$213.59
Post-Petition	8/15/2024	$1,024.08	6/1/2024	$1,024.08	$1,024.08	$0.00	$0.00	$0.00	$213.59
Post-Petition	9/24/2024	$525.00					$525.00	$0.00	$738.59

Post-Petition	10/10/2024	$460.00	7/1/2024	$1,024.08	$1,024.08	-$564.08	$0.00	$564.08	$174.51
Post-Petition	10/16/2024	$2,333.65	8/1/2024	$1,024.08	$1,024.08	$1,309.57	$1,309.57	$0.00	$1,484.08
Post-Petition	10/16/2024		9/1/2024	$1,024.08	$1,024.08	-$1,024.08	$0.00	$1,024.08	$460.00
Post-Petition	10/21/2024	$265.00					$265.00	$0.00	$725.00
Post-Petition	11/30/2024	$400.00	10/1/2024	$1,024.08	$1,024.08	-$624.08	$0.00	$624.08	$100.92
Post-Petition	12/20/2024	$1,123.26	11/1/2024	$1,024.08	$1,024.08	$99.18	$99.18	$0.00	$200.10
Post-Petition	12/27/2024	$824.08	12/1/2024	$1,024.08	$1,024.08	-$200.00	$0.00	$200.00	$0.10
Post-Petition	1/21/2025	$450.00					$450.00	$0.00	$450.10
Post-Petition	1/27/2025	$574.08	1/1/2025	$1,024.08	$1,024.08	-$450.00	$0.00	$450.00	$0.10
Post-Petition	3/10/2025	$300.00					$300.00	$0.00	$300.10
Post-Petition	3/31/2025	$280.08					$280.08	$0.00	$580.18
Post-Petition	4/10/2025	$443.90	2/1/2025	$1,024.08	$0.00	-$580.18	$0.00	$580.18	$0.00

Fill in this information to identify the case:

Debtor 1: Lorrie-Ann D. Thorne

Debtor 2: ______________________
(Spouse, if filing)

United States Bankruptcy Court for the Eastern District of Pennsylvania
(State)

Case number: 18-10926/JKF

Official Form 410S2

Notice of Postpetition Mortgage Fees, Expenses, and Charges 12/16

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any fees, expenses, and charges incurred after the bankruptcy filing that you assert are recoverable against the debtor or against the debtor's principal residence.

File this form as a supplement to your proof of claim. See Bankruptcy Rule 3002.1.

Name of Creditor: Carrington Mortgage Services, LLC as servicer for Bank of America, N.A.

Court Claim No. (if known): 1

Last four digits of any number you use to identify the debtor's account: XXXXXX7318

Does this notice supplement a prior notice of postpetition fees, expenses, and charges?'

☒ No
☐ Yes. Date of last notice: _____________

Part 1: Itemize Postpetition Fees, Expenses and Charges

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in the case. If the court has previously approved an amount, indicate that approval in parentheses after the date the amount was incurred.

	Description	Dates incurred		Amount
1.	Late charges		(1)	$0.00
2.	Non-sufficient funds (NSF) fees		(2)	$0.00
3.	Attorney fees	2/13/18 – Plan Review: $325 2/16/18 – Obj. to Confirmation: $500	(3)	$825.00
4.	Filing fees and court costs		(4)	$0.00
5.	Bankruptcy/Proof of claim fees	2/27/18	(5)	$325.00
6.	Appraisal/broker's price opinion fees		(6)	$0.00
7.	Property inspection fees		(7)	$0.00
8.	Tax advances (non-escrow)		(8)	$0.00
9.	Insurance advances (non-escrow)		(9)	$0.00
10.	Property Preservation expenses. Specify:" ______		(10)	$0.00
11.	Other. Specify: ______________________		(11)	$0.00

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid. See 11 U.S.C. §1322(b)(5) and Bankruptcy Rule 3002.1.

Part 2: Sign Here

The person completing this notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Kevin S. Frankel Date: 6/28/18
Signature

Print: Kevin S. Frankel, Esquire Title Attorney
First Name Middle Name Last Name

Company Shapiro & DeNardo, LLC

Address 3600 Horizon Drive, Suite 150
Number Street

King of Prussia, PA 19406
City State ZIP Code

Contact phone (610)278-6800 Email pabk@logs.com

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In re: Lorrie-Ann D. Thorne Debtor. ________________________________ Carrington Mortgage Services, LLC as servicer for Bank of America, N.A., Movant, v. Lorrie-Ann D. Thorne, Debtor/Respondent, Frederick L. Reigle, Trustee, Additional Respondent.	CHAPTER 13 BANKRUPTCY CASE NUMBER 18-10926/JKF

CERTIFICATE OF SERVICE

I, Stefani Shankweiler, an employee of the law firm of Shapiro & DeNardo, LLC hereby certify that I caused to be served true and correct copies of Carrington Mortgage Services, LLC as servicer for Bank of America, N.A.'s Notice of Postpetition Mortgage Fees, Expenses, and Charges by First Class Mail, postage prepaid or by electronic notification, at the respective last known address or email address of each person set forth below on June 28, 2018:

Lorrie-Ann D. Thorne
6717 Haverford Drive
Philadelphia, PA 19151

Michael A. Cataldo2, Esquire
Cibik & Cataldo, P.C.
1500 Walnut Street, Suite 900
Philadelphia, PA 19102
Sent via electronic notification ecf@ccpclaw.com

Frederick L. Reigle, Trustee
2901 St. Lawrence Avenue
P.O. Box 4010
Reading, PA 19606
Sent via electronic notification ecfmail@fredreiglech13.com

I HEREBY CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

/s/ Stefani Shankweiler
Stefani Shankweiler
Shapiro & DeNardo, LLC
3600 Horizon Drive, Suite 150
King of Prussia, PA 19406
(610)278-6800

S&D File #:18-059006

Fill in this information to identify the case:

Debtor 1: Lorrie-Ann D. Thorne

Debtor 2: ____________________
(Spouse, if filing)

United States Bankruptcy Court for the Eastern District of Pennsylvania
(State)

Case number: 18-10926/AMC

Official Form 410S2

Notice of Postpetition Mortgage Fees, Expenses, and Charges 12/16

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any fees, expenses, and charges incurred after the bankruptcy filing that you assert are recoverable against the debtor or against the debtor's principal residence.

File this form as a supplement to your proof of claim. See Bankruptcy Rule 3002.1.

Name of Creditor: Carrington Mortgage Services, LLC as servicer for Bank of America, N.A.

Court Claim No. (if known): 1

Last four digits of any number you use to identify the debtor's account: XXXXXX7318

Does this notice supplement a prior notice of postpetition fees, expenses, and charges?'

☐ No
☒ Yes. Date of last notice: June 28, 2018

Part 1: Itemize Postpetition Fees, Expenses and Charges

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in the case. If the court has previously approved an amount, indicate that approval in parentheses after the date the amount was incurred.

	Description	Dates incurred		Amount
1.	Late charges		(1)	$0.00
2.	Non-sufficient funds (NSF) fees		(2)	$0.00
3.	Attorney fees		(3)	$0.00
4.	Filing fees and court costs		(4)	$0.00
5.	Bankruptcy/Proof of claim fees	04/27/2020 - Amended Plan	(5)	$150.00
6.	Appraisal/Broker's price opinion fees		(6)	$0.00
7.	Property inspection fees		(7)	$0.00
8.	Tax advances (non-escrow)		(8)	$0.00
9.	Insurance advances (non-escrow)		(9)	$0.00
10.	Property preservation expenses. Specify:		(10)	$0.00
11.	Other. Specify:		(11)	$0.00
12.	Other. Specify:		(12)	$0.00
13.	Other. Specify:		(13)	$0.00
14.	Other. Specify:		(14)	$0.00

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid. See 11 U.S.C. §1322(b)(5) and Bankruptcy Rule 3002.1.

Part 2: Sign Here

The person completing this notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Christopher A. DeNardo
Signature

Date: 8/13/2020

Print: Christopher A. DeNardo, Esquire
First Name Middle Name Last Name

Title Attorney

Company Shapiro & DeNardo, LLC

Address 3600 Horizon Drive, Suite 150
Number Street

King of Prussia, PA 19406
City State ZIP Code

Contact phone (610) 278-6800

Email pabk@logs.com

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In re: Lorrie-Ann D. Thorne Debtor. ______________________________ Carrington Mortgage Services, LLC as servicer for Bank of America, N.A., Movant, v. Lorrie-Ann D. Thorne, Debtor/Respondent, and Scott Waterman, Trustee, Additional Respondent.	CHAPTER 13 BANKRUPTCY CASE NUMBER 18-10926/AMC

CERTIFICATE OF SERVICE

I, Grace Beatrice, an employee of the law firm of Shapiro & DeNardo, LLC hereby certify that I caused to be served true and correct copies of Carrington Mortgage Services, LLC as servicer for Bank of America, N.A.'s Notice of Postpetition Mortgage Fees, Expenses, and Charges by First Class Mail, postage prepaid or by electronic notification, at the respective last known address or email address of each person set forth below on August 13, 2020:

Lorrie-Ann D. Thorne
6717 Haverford Drive
Philadelphia, PA 19151

Michael A. Cataldo2
Cibik & Cataldo, P.C.
1500 Walnut Street, Suite 900
Philadelphia, PA 19102
Sent via electronic notification ecf@ccpclaw.com

Scott Waterman, Trustee
Chapter 13 Trustee
2901 St. Lawrence Avenue, Suite 100
Reading, PA 19606
Sent via electronic notification ecfmail@fredreiglech13.com

I HEREBY CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

/s/ Grace Beatrice
Grace Beatrice
Shapiro & DeNardo, LLC
3600 Horizon Drive, Suite 150
King of Prussia, PA 19406
(610) 278-6800

S&D File #:18-059006

Fill in this information to identify the case:

Debtor 1 Lorrie-Ann D. Thorne
(Spouse, if filing)

United States Bankruptcy Court for the EASTERN District of Pennsylvania

Case number 18-10926 AMC

Official Form 410S2

Notice of Postpetition Mortgage Fees, Expenses, and Charges **12/16**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any fees, expenses, and charges incurred after the bankruptcy filing that you assert are recoverable against the debtor or against the debtor's principal residence.

File this form as a supplement to your proof of claim. See Bankruptcy Rule 3002.1.

Name of creditor: BANK OF AMERICA, N.A.

Court claim no. (if known): 1-1

Last 4 digits of any number you use to identify the debtor's account: 7318

Does this notice supplement a prior notice of postpetition fees, Expenses, and charges?

☐ No

☒ Yes. Date of the last notice: 08 / 13 / 2020

Part 1: Itemize Postpetition Fees, Expenses, and Charges

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in this case or ruled on by the bankruptcy court. If the court has previously approved an amount, indicate that approval in parentheses after the date the amount was incurred.

Description	Dates incurred		Amount
1. Late charges		(1)	$
2. Non-sufficient funds (NSF) fees		(2)	$
3. Attorney fees - MFR	01/03/2023	(3)	$ 850.00
4. Filing fees and court costs - MFR	01/03/2023	(4)	$ 188.00
5. Bankruptcy/Proof of claim fees		(5)	$
6. Appraisal/Broker's price opinion fees		(6)	$
7. Property inspection fees		(7)	$
8. Tax advances (non-escrow)		(8)	$
9. Insurance advances (non-escrow)		(9)	$
10. Property preservation expenses. Specify:		(10)	$
11. Other. Specify: Title Search	02/07/23	(11)	$ 325.00
12. Other. Specify:		(12)	$
13. Other. Specify:		(13)	$
14. Other. Specify:		(14)	$

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid. See 11 U.S.C. § 1322(b)(5) and Bankruptcy Rule 3002.1.

Debtor 1 Lorrie-Ann D. Thorne
First Name Middle Name Last Name

Case number (*if known*) 18-10926 AMC

Part 2: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

✘ /s/ Mark A. Cronin
Signature

Date 05/30/2023

Print: Mark A. Cronin
First Name Middle Name Last Name

Title Attorney for Creditor

Company KML Law Group, P.C.

Address 701 Market Street, Suite 5000
Number Street

Philadelphia, PA 19106
City State Zip Code

Contact phone (215)627–1322

Email @kmllawgroup.com

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Lorrie-Ann D. Thorne
Debtor(s)

BANK OF AMERICA, N.A.
Movant
vs.

Lorrie-Ann D. Thorne
Debtor(s)

Scott F. Waterman,
Trustee

BK NO. 18-10926 AMC

Chapter 13

Related to Claim No. 1-1

CERTIFICATE OF SERVICE
NOTICE OF POSTPETITION MORTGAGE FEES, EXPENSES, AND CHARGES

I, Mark A. Cronin of KML Law Group, P.C., certify that I am, and at all times hereinafter mentioned was, more than 18 years of age and that on May 31, 2023, I served the above captioned pleading, filed in the proceeding on the parties at the addresses shown below:

Debtor(s)
Lorrie-Ann D. Thorne
6717 Haverford Avenue
Philadelphia, PA 19151

Attorney for Debtor(s) (via ECF)
Michael A. Cibik2, Esq.
Cibik Law, P.C.
1500 Walnut Street, Suite 900
Philadelphia, PA 19102

Trustee (via ECF)
Scott F. Waterman
2901 St. Lawrence Ave.
Suite 100
Reading, PA 19606

Method of Service: electronic means or first-class mail.

Dated: May 31, 2023

/s/ Mark A. Cronin
Mark A. Cronin, Esquire
Attorney I.D. 58240
KML Law Group, P.C.
BNY Mellon Independence Center
701 Market Street, Suite 5000
Philadelphia, PA 19106
215-627-1322
mcronin@kmllawgroup.com